Liquorlining:

Liquor Store Concentration and Community Development in Lower-Income Cook County Neighborhoods

by

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Introduction

The excessive concentration of liquor stores in lower-income and minority neighborhoods poses a real impediment to community development in these areas. The seriousness of this problem has led activists and local governments across the country to work to control or reduce liquor store development in their communities. In South Central Los Angeles, community residents have fought to prevent the rebuilding of the 200 liquor stores burnt down in the civil unrest of 1992. In Lincoln, Nebraska, the South Central Lincoln Alliance organized a "Peace Patrol" that monitored a problem liquor store in order to reduce the criminal activities associated with it. In Chicago, 36 of the 50 wards have enacted moratorium ordinances that prohibit new liquor licenses from being issued.

These communities understand that too many liquor stores can pose real neighborhood problems in terms of public health, public safety, and economic development. Liquor store density is often a problem in lower-income neighborhoods. In Cook County, the per capita density of liquor stores in lower-income zip codes is more than two times the density in higher-income zip codes. The disproportionate concentration of liquor stores in low-income, and especially minority, communities works as an impediment to the economic and social vitality of these neighborhoods.

While many anecdotes point to the concentration of liquor stores in lower-income neighborhoods, more systematic, quantitative evidence of the uneven distribution of liquor stores across the metropolitan area is needed to document the extent of the problem. Proof of such patterns will allow communities to legitimate their qualitative claims that liquor store density is a serious issue. Detailed data on liquor store patterns are also important to redefining the problem as one of urban planning and development policy and not simply a matter of poor management by individual owners or of the demand for alcohol. Combined with a broader understanding of the dynamics of liquor store density, documenting such patterns is critical to addressing a significant threat to the vitality of neighborhoods and their economies.

Neighborhood Implications of Liquor Store Concentration

The negative effects of excessive liquor store density in a community are manifest in a variety of ways. Typical complaints include: the serving of minors; littering; loitering; harassment and intimidation of pedestrians and customers; public urination; drug dealing; prostitution; assault; and even murder. These specific grievances represent more general quality-of-life, public health, and safety problems that feed into the economic and social deterioration of an area. For example, safety issues, like drug dealing and stealing, raise local business operating expenses and create a poor business environment.

One way that excessive density affects a neighborhood is through increasing the propensity for bad management of stores in the area. Intense competition between liquor stores can force owners to cut costs for such things as security guards and trash receptacles, or push them into illegal activities such as selling to minors to maintain acceptable profit margins.

Various studies demonstrate a link between liquor store density and criminal activity in a community. One study conducted by the Oakland Police Department showed that criminal behavior, including assaults, loitering, drug trafficking and weapons violations, occurs with disproportionate frequency in and near liquor stores.[1] Another study concluded that the increasing number of liquor stores in Los Angeles County would result in significant increases in violent offenses.[2]

Crime and other quality-of-life issues are a concern not only for their direct impact on residents, but also for their impact on neighborhood economic activity. Safety and public nuisance concerns often drive out existing businesses and prevent others from locating in the vicinity. It is just "not a good climate for business since regular customers are scared away" laments Dave Betlegeski of the 63rd Street Growth Commission.[3] One barber shop on the South Side of Chicago had to shut its doors after decade-long regulars refused to walk through the crowds outside of nearby liquor stores.

Liquor store problems can impede community development plans. Community development groups report that it is extremely difficult to interest developers or to secure city funding for areas contaminated by "alcohol blight."[4] Most cities place restrictions on the distance that liquor stores can be from certain "sensitive" land-uses such as schools, libraries, churches, and parks. A disproportionate concentration of liquor stores also contributes to the economic stagnation of a neighborhood economy by fostering the perception that the area is beyond salvaging. These perceptions hurt communities desperate for reinvestment. Recent research on business decisions indicates that concerns about the social structure and neighborhood amenities affect the decisions of businesses to locate in particular areas.[5]

The economic problems associated with liquor store density are not all due to perception. Liquor stores can act as physical impediments to a better retail mix. On the simplest level, liquor stores take up retail space. They hinder a commercial strip's ability to attract a variety of other businesses. Retailers want to be near stores that generate traffic and spin-off business. But, liquor stores often do not promote additional retail shopping. Once liquor stores replace other commercial establishments, the business community, as well as residents, no longer enjoy the benefits of a healthy, retail economy including regular government services and local chamber of commerce activities supporting the area.

[1] D. Jernigan, and P. Wright, *Making News, Changing Policy: Case Studies of Media Advocacy on Alcohol and Tobacco Issues.* University Research Corporation and the Marin Institute for the Prevention of Alcohol and Other Drug Problems, San Rafael, CA, 1994.

[2] R. Scribner, D. Dwyer, and D. MacKinnon, *The Risk of Assaultive Violence Associated with Alcohol Outlets in Los Angeles County. An Ecological Analysis.* University of Southern California School of Medicine, Los Angeles, CA, 1993.

[3] Interview with Dave Bettlegeski, 63rd Street Growth Commission, March 25, 1996.

[4] J. Mosher, and R. Works, *Confronting Sacramento: State Preemption, Community Control, and Alcohol-Outlet Blight in Two Inner-City Communities.* Marin Institute for the Prevention of Alcohol and Other Drug Problems, San Rafael, CA, 1994

[5] L E. Lynn, "Social Structures as Economic Growth Tools." *Cityscape*, 1995, pp. 245-266.

The Magnitude of the Problem

We examine the uneven distribution of liquor stores in Cook County by comparing 1990 Census data on residents with the most recent (1992) Economic Census data on retail establishments for the 155 zip codes in Cook County.[6] Figure 1 illustrates median household income levels for Cook County zip codes. Zip codes with the lowest median income are concentrated in the city of Chicago where the 1990 median income was $26,301 as compared to a median income of $42,017 for suburban Cook county. Figure 2 shows the number of liquor stores per 100,000 residents, or the per capita density of liquor stores.[7] Those zip codes with high liquor store densities, 16.7 stores or more per 100,000 population, are also concentrated within the city of Chicago. All of the 26 zip codes with no liquor stores are in the suburbs. There is not a single Chicago zip code that dips below 4.5 liquor stores per 100,000 population.

As median income decreases, the density of liquor stores increases. This is demonstrated in Figure 3 where the median per capita density of liquor stores is broken out by income quartiles. Households with incomes higher than $45,000 live in zip codes where the median per capita density of liquor stores is 7 per 100,000. On the other hand, households with incomes below $30,000 live in zip codes where the median density of liquor stores is 16 per 100,000 population. Thus, the per capita density of liquor stores of low-income areas is more than twice that of high-income areas.

Liquor Stores and African-American Communities

In many African-American neighborhoods in Cook County, the problem of too many liquor stores is exacerbated by the lack of other types of retail activity. This makes liquor stores a disproportionately large segment of the retail activity in these communities, so that neighborhood retail space is occupied by liquor stores at much higher rates than in other areas.

Figures 4 - 6 show the dynamics of this problem. Figure 4 shows that the per capita density of liquor stores is higher in African-American communities (defined as zip codes with 60 percent or greater African-American population) than in white communities (90 percent or greater white population). The median number of liquor stores per 100,000 residents in African-American communities was 15 compared to 7 in white zip codes in 1992. Figure 5 shows that. in these same African-American communities, the per capita density of all types of retail establishments is less than half that in white communities. There is a

[6] Zip codes in Cook County tend to be large, averaging 7.6 square miles, and they may hide some neighborhood variability. However, due to the extreme racial and economic segregation in the Chicago-land area, neighborhoods of similar racial and economic characteristics are typically clustered together. Further, eight Chicago and two suburban zip codes were omitted due to lack of population. These included 60601-60606 representing the Central Business District, 60654 - Merchandise Mart, 60666 - O'Hare, 60082 - Techny, and 60141 - Hines. A list of all included zip codes with liquor store data can be found in the Appendix.

[7] It is important to note that 'liquor stores' is a particular category of the 1992 Economic Census and, as such, does not cover all establishments where liquor is sold. The Census Bureau classifies larger establishments as 'liquor stores' if their primary activity is selling liquor as judged by volume of sales. Smaller establishments self-select into the category on tax and other routine administrative forms. Thus, this measure of liquor store density only represents the density of establishments whose primary activity is selling liquor and likely undercounts the number of stores selling liquor in an area. This undercount is likely to be worse in areas with many small liquor stores. Thus, the analysis that follows probably underestimates the uneven distribution of stores by neighborhood type.

median of 253 retail establishments for every 100,000 residents in African-American zip codes versus 560 per 100,000 in white zip codes. Figure 6 shows the combined impact of these two uneven distributions. The median number of liquor stores per 100 retail establishments is 6 times as high in African-American zip codes as in white zip codes. In African-American communities, the high per capita density of liquor stores is combined with low levels of other types of retail activity, making the portion of retail space occupied by liquor stores relatively high. Figure 7 shows that the zip codes where liquor stores constitute a very large portion of retail activity are heavily concentrated in the African-American parts of Chicago's West and South sides.

Table I shows the strong relationship between income, race, and liquor store density. It shows the top five zip codes in Cook County ranked by the portion of retail establishments that are liquor stores. The zip codes with the highest liquor store density are all more than 60 percent African-American and are in the bottom income quartile. These communities have liquor store density rates that are 4 to 5 times the county-wide rate of 2.5 percent.

Table 1
Cook County Communities with the Largest Ratios of Liquor Stores to Total Retail Establishments

Zip Code	Liquor Stores/ Total Retail	Median Income	% African-American	Community
60644	13%	$19,780	95%	Austin
60472	13%	$16,986	99%	Robbins
60637	10%	$16,198	83%	Woodlawn, Greater Grand Crossing
60612	10%	$10,043	68%	E. Garfield Park, Near West Side
60649	10%	$20,532	97%	South Shore
Cook County	2.5%	$32,673	26%	

Figure 1
Median Household Income of
Cook County Zip Codes, 1990

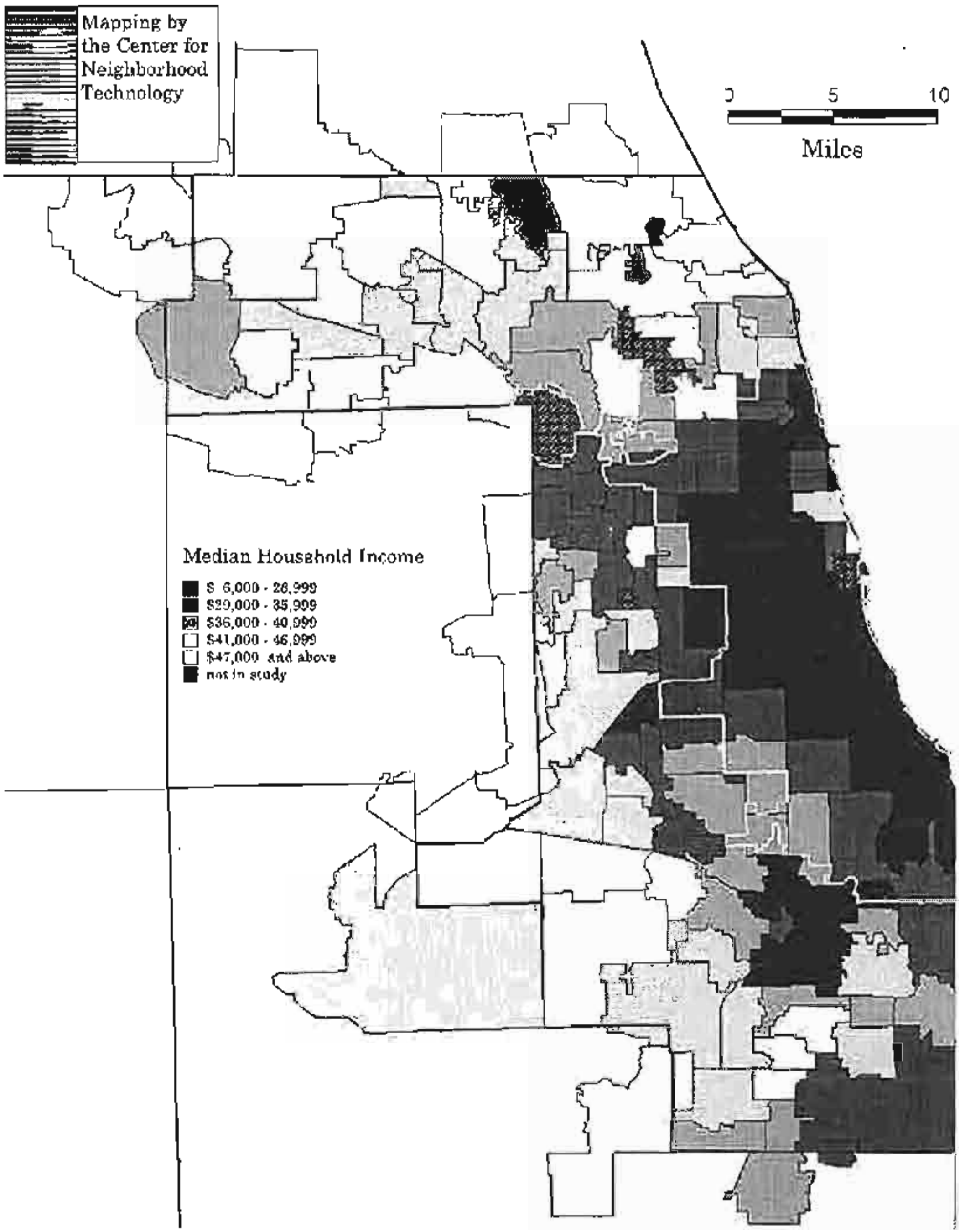

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Figure 2
Number of Liquor Stores Per 100,000 Residents for Cook County Zip Codes, 1992

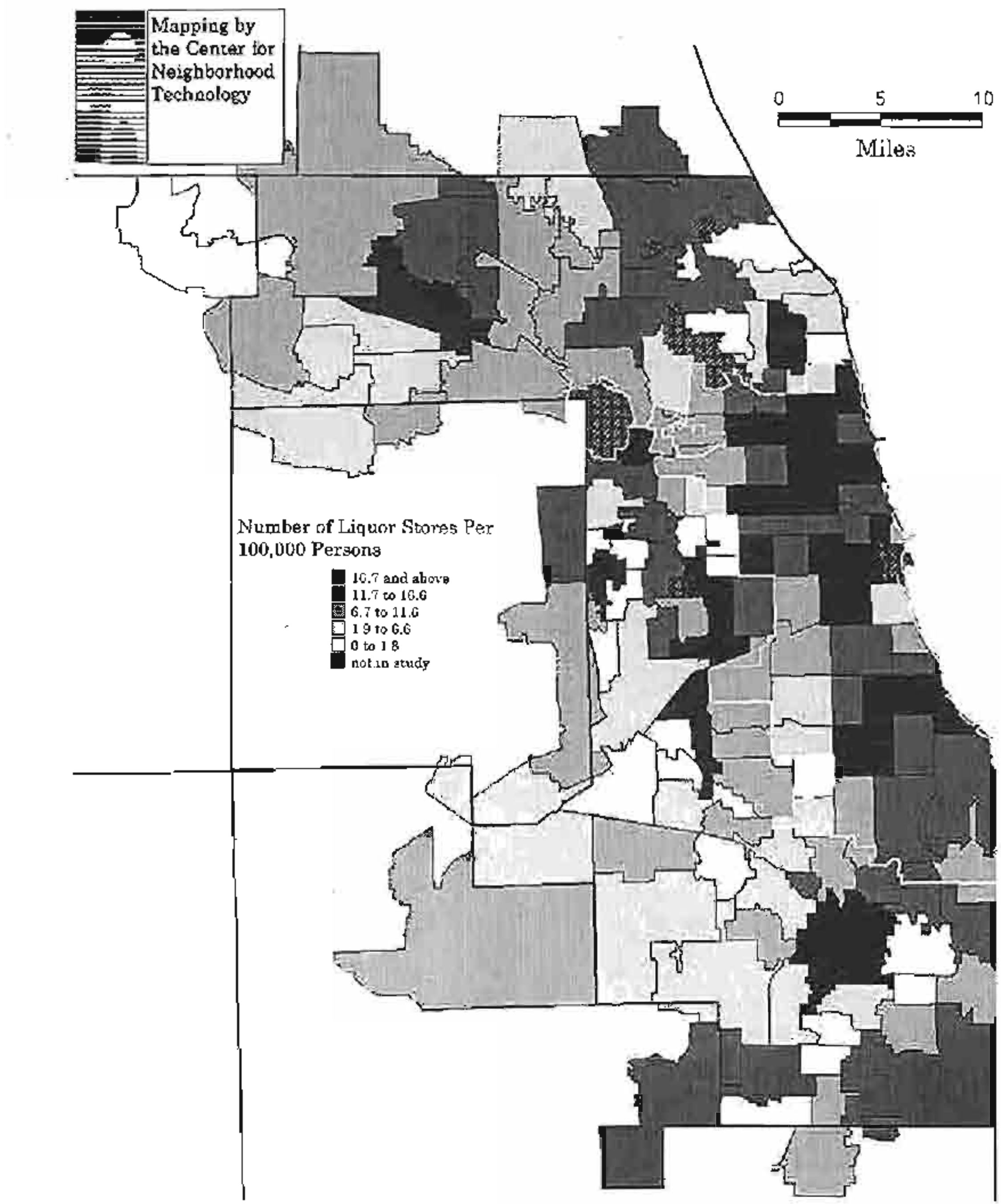

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Figure 3
Per Capita Liquor Store Density by Income of Community

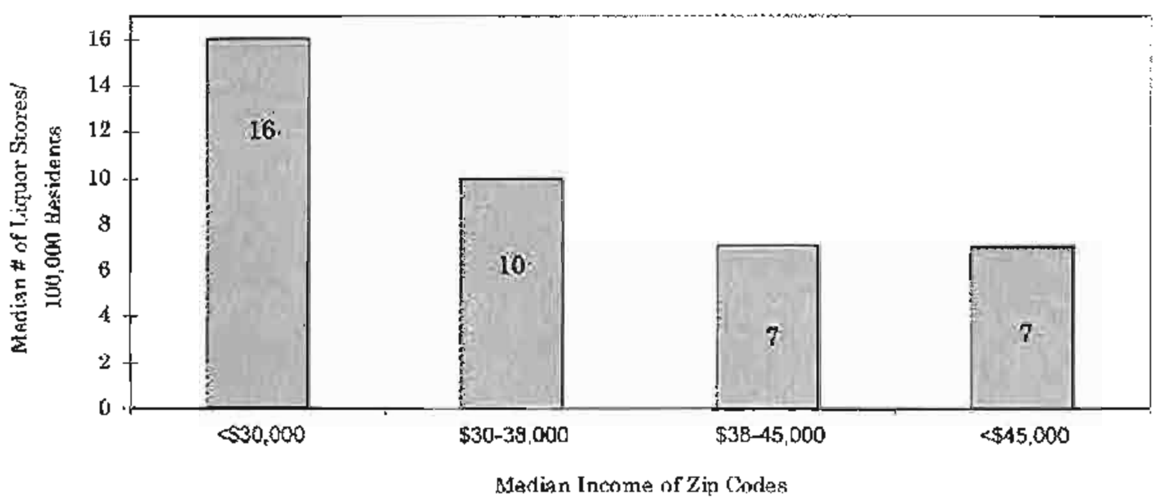


Figure 4
Number of Liquor Stores per Population for African-American versus White Communities

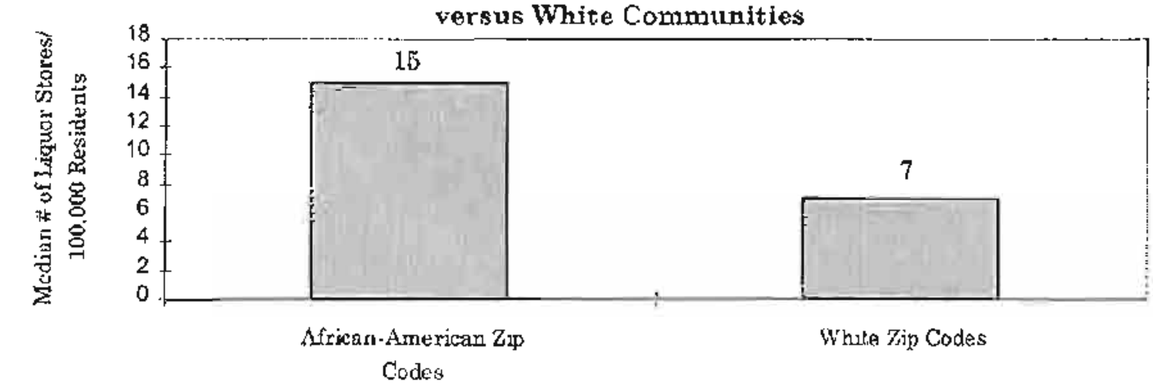


Figure 5
Number of Retail Establishments per Population for African-American versus White Communities

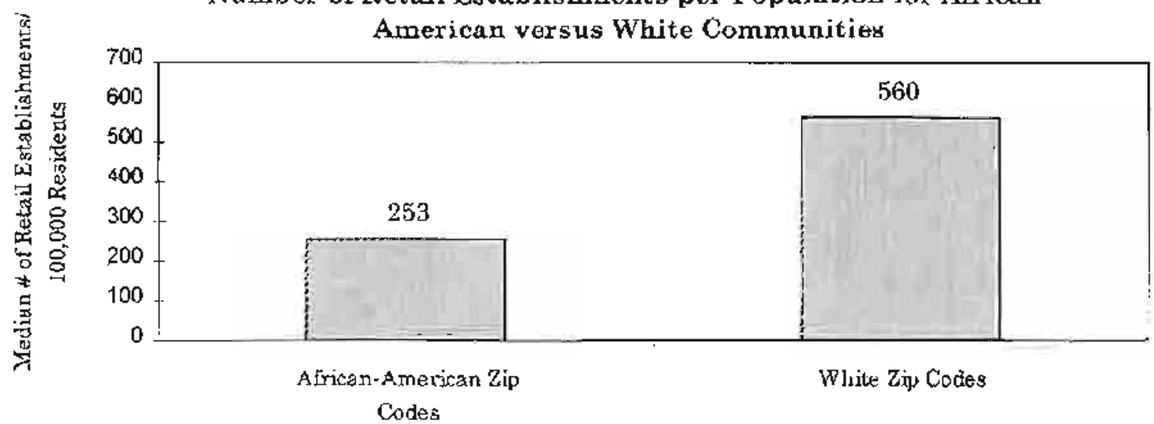


Figure 6
Number of Liquor Stores per 100 Retail Establishments for African-American versus White Communities

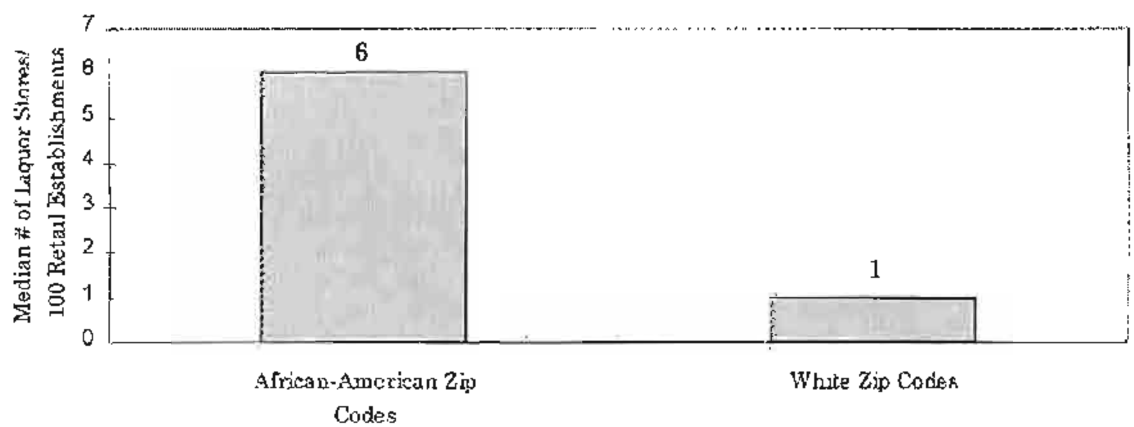
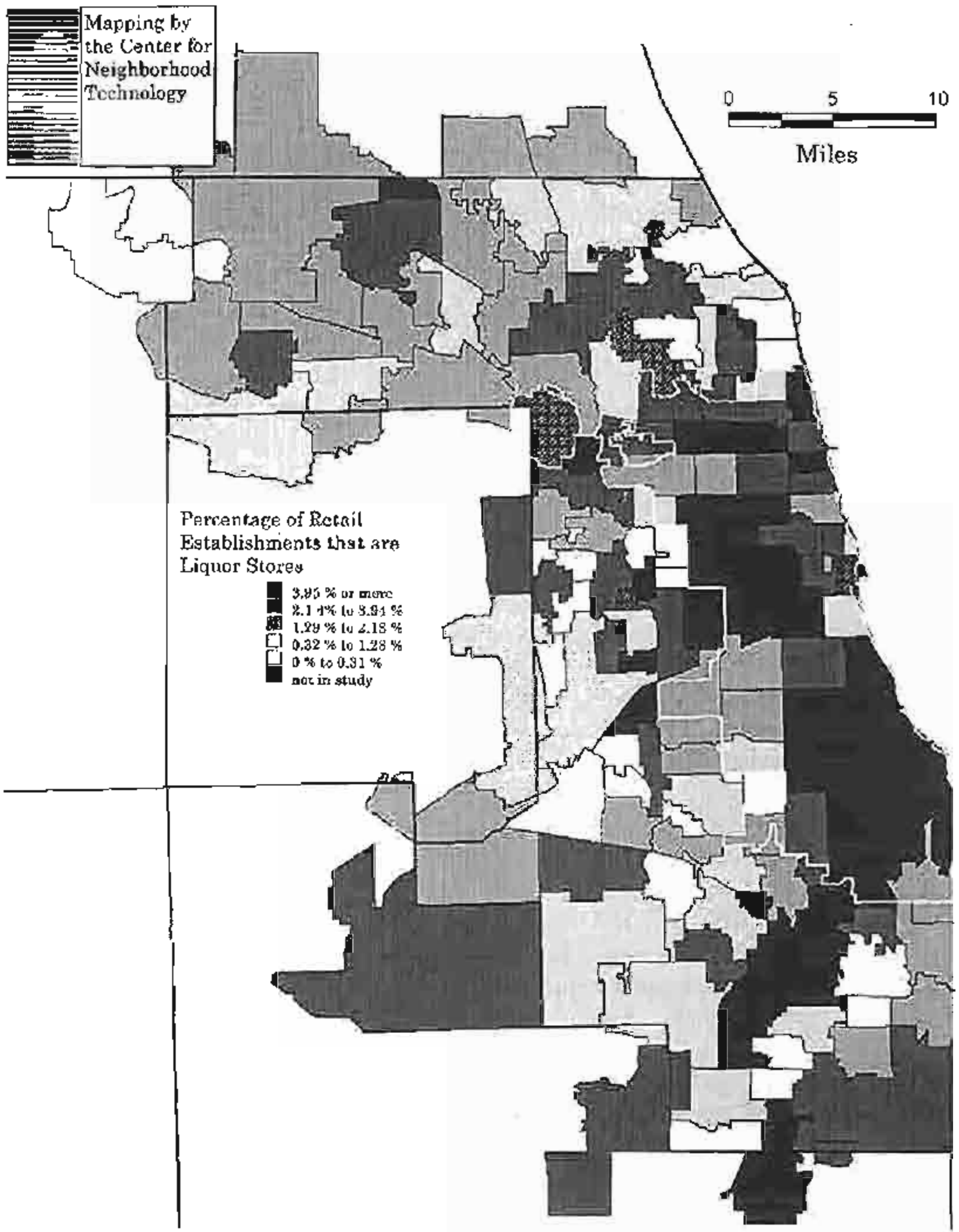


Figure 7
Percentage of Total Retail Establishments that are Liquor Stores for Cook County Zip Codes, 1992



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Explaining Liquor Store Concentration

Why do low-income and African-American communities have high concentrations of liquor stores and high-income areas have low concentrations? One frequently proposed explanation is that the disproportionate concentration is merely a reflection of consumer demand. The underlying assumption is that low-income, minority individuals drink more. However, analyses of drinking patterns show that whites and those with higher incomes are more likely to be heavy drinkers (defined as consuming five or more drinks per occasion) than those of other ethnic backgrounds and those with lower incomes.[8] Researchers have concluded that "individuals with greater incomes drink more frequently (and perhaps more per occasion)."[9] This evidence suggests that problems of excess liquor stores in lower-income, minority neighborhoods is not a demand-side problem, but rather lies in the nature of how liquor is distributed in these communities.

In lower-income neighborhoods, alcohol is sold in liquor stores that have been associated with a variety of community problems, while in many more affluent areas, it is distributed through grocery stores, multi-purpose stores, malls, etc. These types of stores do not present the same types of problems to communities that liquor stores do. In some suburbs, the selling of liquor is banned entirely, which essentially pushes sales into nearby suburbs or cities.

Why does this difference in retailing distribution of alcohol occur? Why do liquor stores, as a particular retail entity, thrive in lower-income areas? The over concentration of liquor stores in low-income neighborhoods is due, in part, to the dynamics of neighborhood economic and social disintegration. As neighborhoods begin to lose population and income, supermarkets and other businesses begin to move out. Liquor stores, with their higher profit margins, remain and often become a relatively major retail presence in the neighborhood. Problems accessing credit and capital make it difficult to establish conventional retail stores. The liquor industry has been known to support liquor stores through rough times by paying for such expenses as rent or allowing late payments on inventory with no penalty. As liquor stores and their associated problems begin to dominate the landscape, other businesses leave and new businesses are reluctant to move in. The community loses its diverse economic base and becomes less desirable both for residents and potential retail customers. The demand for commercial and residential land declines. This reduces the cost of the land, making property more attractive to marginal users. In this way, a downward spiral of disinvestment and economic decline is established in which liquor stores are both a symptom of larger economic forces and an exacerbating factor.

At the same time, higher-income neighborhoods, with their stronger economies and access to capital, favor a variety of retail outlets for selling liquor. Higher-income suburbs, for instance, often have the customer base needed for large supermarkets that count on high volume sales to compensate for small profit margins.

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[8] W. Clark, & M. Hilton, *Alcohol in America: Drinking Practices and Problems*, New York: State University of New York Press, 1991

[9] P. Gruenwald, & T. Nephew, "Drinking in California: Theoretical and Empirical Analyses of Alcohol Consumption Patterns," *Addiction*, 1994, p.707-723.

The difference in liquor store concentration between low- and high-income neighborhoods is not simply the product of economic forces. It is also due to differences in zoning laws and enforcement among different types of neighborhoods. In high-income communities, the decision to locate a retail establishment is often more tightly regulated by larger community concerns that are expressed through laws, ordinances, and zoning policies for the common good. These communities have the power to enact and enforce laws prescribing acceptable ways of distributing alcohol. Low-income communities often lack the political clout necessary to create or enforce laws reflecting their concerns, especially when it involves restricting private investment that generates sales taxes for a larger jurisdiction.

Planning and Policy in Chicago

Despite the scale and scope of the problem, battles against liquor store concentration in the Chicago area have often been fought at the neighborhood level, sometimes liquor store by liquor store. This has meant citizens and community groups working together at the precinct and ward level. Typically, these groups have used the tools provided them by the city government.

One possible route to combat liquor store density is through changing the zoning ordinance of business districts within the community. This requires a liquor referendum and a precinct wide vote. In the 1970s, the Campaign Committee of the Citizens for Safer South Shore secured liquor referendums on the ballots in 10 precincts and helped vote in a change of the zoning ordinance regarding liquor sales in these areas. More recently, the Beverly community, on the South Side, voted to change the zoning ordinance of 95th Street. The 95th Street commercial district is now zoned under B4-1. This categorization allows existing liquor establishments to continue, but requires that any new liquor establishment, excluding restaurants, apply for a Special Use permit from the Zoning Board of Appeals.

Because there is a substantial amount of work and money involved in passing a successful referendum, many communities in Chicago have turned to their alderman to secure a moratorium on new liquor licenses through the city council. Proposals for moratoriums on new liquor licenses are introduced by the ward alderman and voted on by the city council only after every licensee and applicant affected by the proposed moratorium has been notified and given a chance to respond. The alderman also has the power to define the boundaries of the liquor license moratorium as desired. The 39th ward, with the help of the Lawrence Avenue Development Corporation (LADCOR), a community development corporation, was one of the first wards to impose a liquor license moratorium. During the 1980s, the community had 36 licenses within a 4 block area.[10] The 17th ward was also an early site of a moratorium that was prompted by a local study finding many liquor stores in the area.[11] Along with halting new liquor licenses, a moratorium sends the message that the community cares enough to take action. Where a community is battling to improve conditions, even this psychological victory becomes symbolic and important.

[10] Interview with Stephanie Severs and Joel Bookman of Lawrence Avenue Development Corporation, September 12, 1996

[11] C. Sims, 'Community Groups Attack the Industry's Franchise - The Corner Store,' *New York Times*, November 29, 1992, pp. 5-7.

While zoning ordinances and moratoria work to block increases in liquor store density, other communities have chosen to clean up or force out problem liquor stores. One way to reduce the problems associated with liquor stores is to use community pressure to push for increased enforcement of current laws and regulations such as loitering and selling to minors. Problematic stores are more likely to flourish in environments where there are many establishments and law enforcement is weak. Community groups have aided the police and the Liquor Control Commission by monitoring troublesome liquor stores themselves. LADCOR established a liquor control committee to work with liquor store owners in the 39th ward to "clean up their acts." Reverend Michael Pfleger of St. Sabina Church, on Chicago's south side, and his group, Standing Up, Taking Back, persuaded 65 liquor stores to comply with existing laws.[12] The City of Chicago is also working to reduce the number of problem stores. The Chicago City Council recently passed an ordinance that shuts down liquor stores whose licenses are in dispute pending Liquor Commission decisions. Prior to the ordinance, liquor stores could remain open during the process which often takes up to a year. The challenge in enforcing existing laws is to ensure that adequate staff and resources are available to do so effectively. Moreover, unless the legal and financial repercussions are strong enough, liquor stores may simply incorporate the expense and inconvenience of being penalized as a cost of doing business.

An innovative approach to reducing liquor store problems is the use of a Special Service Area (SSA), which uses a supplemental real estate tax on businesses in a targeted area to fund special services. The Southeast Chicago Development Commission has taken advantage of the City's Special Service Area Program and allocates an SSA budget for 40 extra hours of security manpower at night, some of which is targeted at local liquor stores, area promotion, street maintenance, and free parking.[13] Another SSA uses their money for a Facade Incentive Program, capital improvements and street and sidewalk cleaning.

Planning and Policy Around the Country

Other communities throughout the country, especially in the San Francisco and Los Angeles areas, have taken on the issue of liquor store concentration. Both have looked to zoning ordinances to restrict the density of liquor stores in their communities.

Localities can regulate liquor stores through land-use planning and zoning ordinances in the name of protecting the health, safety, and welfare of the community. Typically, land-use permits are granted automatically as long as the applicant conforms to local zoning requirements. In order to use special zoning as a solution to liquor store density, a relationship between liquor store density and community problems must be established and proof must be provided that zoning restrictions are reasonably likely to prevent these problems.

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[12] Sims, 1992.

[13] Interview with Robin Muller of the Southeast Chicago Development Committee on September 4, 1996.

One way to establish control over liquor stores through zoning ordinances is to incorporate community review in the local ordinances. While zoning permits are typically given to whomever meets basic requirements, Conditional Use Permits (CUP) are granted to applicants on a case-by-case basis. This institutionalizes community involvement in the zoning process and provides a voice for neighborhood concerns. Requirements can be imposed to make liquor stores safe and profitable. Safety can be addressed by requiring such things as lighting, fencing, and security guards. Requirements for managing the conduct of patrons can include, "design elements to discourage loitering and limits on how much business can be devoted to the sale of alcoholic beverages."[14] Revocable CUPs can be used to hold liquor store owners accountable to neighborhood concerns by stipulating that the license can be withdrawn if the outlet violates the stated conditions.

CUPs provide a way to balance the economic and social concerns of a community with the private interests of retailers. This tool is being used in South Central Los Angeles which, with a population of 500,000, had nearly three times as many liquor stores, (728) before the 1992 riots, as Rhode Island, which has 1.3 million people.[15] The efforts of South Central residents resulted in a city-wide ordinance that requires zoning variances and CUPs before liquor stores can be rebuilt. However, a CUP ordinance, used on a case-by-case basis, is a passive law in that it is only triggered by community participation. Citizens must remain organized and politically active at the local level to ensure its effectiveness.

A more systematic way of dealing with the issue through zoning law involves imposing special limits and requirements on liquor store licensing. Geographic, population and commercial density restrictions are being used in numerous California cities. Communities have also instituted spacing or distance requirements. In Oakland, a "1,000 foot zoning ordinance" requires all new liquor stores to be a minimum of 1,000 feet away from any church, school, public gathering area or other liquor store. Oakland also passed an overconcentration ordinance that states that no new liquor licenses will be granted for an area that already has 20 percent or more outlets per capita than the county average or has crime rates higher than the county average. The Alcohol Ordinance of Santa Cruz places a 600-foot limit between high-risk establishments. It also requires that all high-risk establishments implement a Responsible Beverage Service program. These programs educate staff and management in responsible alcohol service.

Finally, in Berkeley, CLEW Associates, a community planning consultant, has developed an Alcohol/Other Drug Sensitive Information Planning System (ADSIPS). ADSIPS collects and integrates data from already established local agency reporting systems and tracks the distribution of liquor store problems throughout a community. To make the information even more accessible to community groups, ADSIPS utilizes geographic information systems technology.

Policy Recommendations

Planning and policy should aim at reducing liquor store density by restricting new liquor stores from entering oversaturated areas while also mitigating the negative impacts of the liquor stores already in operation. Ideally, this should be done on a city-wide level, with

[14] F.D. Wittman. "Planning and Zoning: Powerful Prevention Tools for Cities and Counties," *Prevention File*, Spring 1994, pp. 7-10.

[15] Sims, 1992

ample opportunity for community input. It should offer automatic protection to vulnerable communities rather than laying the onus of preventing liquor store concentration on citizens. At the same time, planners and community developers must work to create local economies that favor a mixed and healthy retail environment.

I. Preventing Overconcentration with Zoning

The current strategy of reducing liquor store density through the use of moratoriums on new liquor licenses has been very effective in some communities. However, it is too localized, and, like the Conditional-Use-Permit, it is a passive law that depends on the initiative of citizens. In lower-income areas, citizens are often besieged by social and economic problems and do not have the resources or time to cope effectively with all of them. Often, only the most organized communities have the resources to petition for a liquor referendum or pressure their alderman to enact a liquor license moratorium over the objections of the liquor lobby. Therefore, there must be a more aggressive, systematic approach to dealing with the issue of liquor store density.

The 1990 City of Chicago law that makes community notification mandatory before the granting of any new liquor license is a step in the right direction. Another possibility would be to make Liquor License Moratorium Zones effective in any area that meets a certain threshold of liquor store density. In this way, no new licenses would be granted in over-concentrated areas unless the liquor store owner put forth the effort to seek a Special Use permit. Specifying a maximum geographic density of outlets (outlets per population or outlets per geographic area) or minimum spacing (between liquor outlets or liquor outlets and other sensitive uses) would also be effective. Overall, careful zoning could protect, rather than threaten, existing businesses of all kinds and could "clean up" liquor stores while allowing a reasonable number of them to operate profitably in a community.

II. Economic Development Policy the Incorporates Liquor Store Density Issues

One way to respond to the liquor store problem is to approach it from an economic development perspective. If market-driven business decisions help explain the over-concentration and proliferation of liquor stores in lower-income, minority communities, then economic development programs must be a part of the solution.

Local and community-based economic development efforts should consider liquor store density in their planning. More specifically, communities should draw up proactive community economic development plans that alter the existing retail mix away from an overconcentration of liquor stores. Financial incentives might be offered to liquor stores for converting into more desirable types of retail establishments. This has been attempted in Los Angeles. In the aftermath of the Los Angeles riots, the City began offering financial incentives to liquor stores that convert to coin-laundries.

Another economic development tool ideally suited for addressing the liquor store problem is the special taxing district or Special Service Area. Such programs, by addressing the public safety concerns regarding liquor stores, can help improve an area's business environment.

III. Monitoring Existing Liquor Stores

While it is best to avoid the overconcentration of liquor stores altogether through judicious planning and zoning, the problem typically goes unnoticed until it becomes very serious. Thus, systematic, city-wide monitoring of liquor store establishments, complimented by strong and swift law enforcement, is crucial to preventing problems from becoming so serious that they threaten the economic and social health of a community. Monitoring is only effective, however, if there are tools available to solve the problem. In Illinois, for example, the current Liquor Control Act states that a liquor license can be revoked for weapons violations, narcotics violations, prostitution or selling to minors. This should be expanded to include a set of community-based concerns.

A city-wide policy to clean up existing liquor stores will essentially rest on information about the locations of problem liquor stores and the problems associated with them. In Chicago, the police currently send any crime report involving a liquor store to the Liquor Commissioner's office where they are tracked by address. Using the logic of the ADSIP system, this current tracking system could be expanded. For example, this information could be combined with the police department's mapping system in order to target hot spots, or particular neighborhoods where problems exist. A community complaints hotline could be set up to increase the amount of information regarding problem liquor stores. This information could then be passed along to the appropriate neighborhood group or coalition of groups for action.

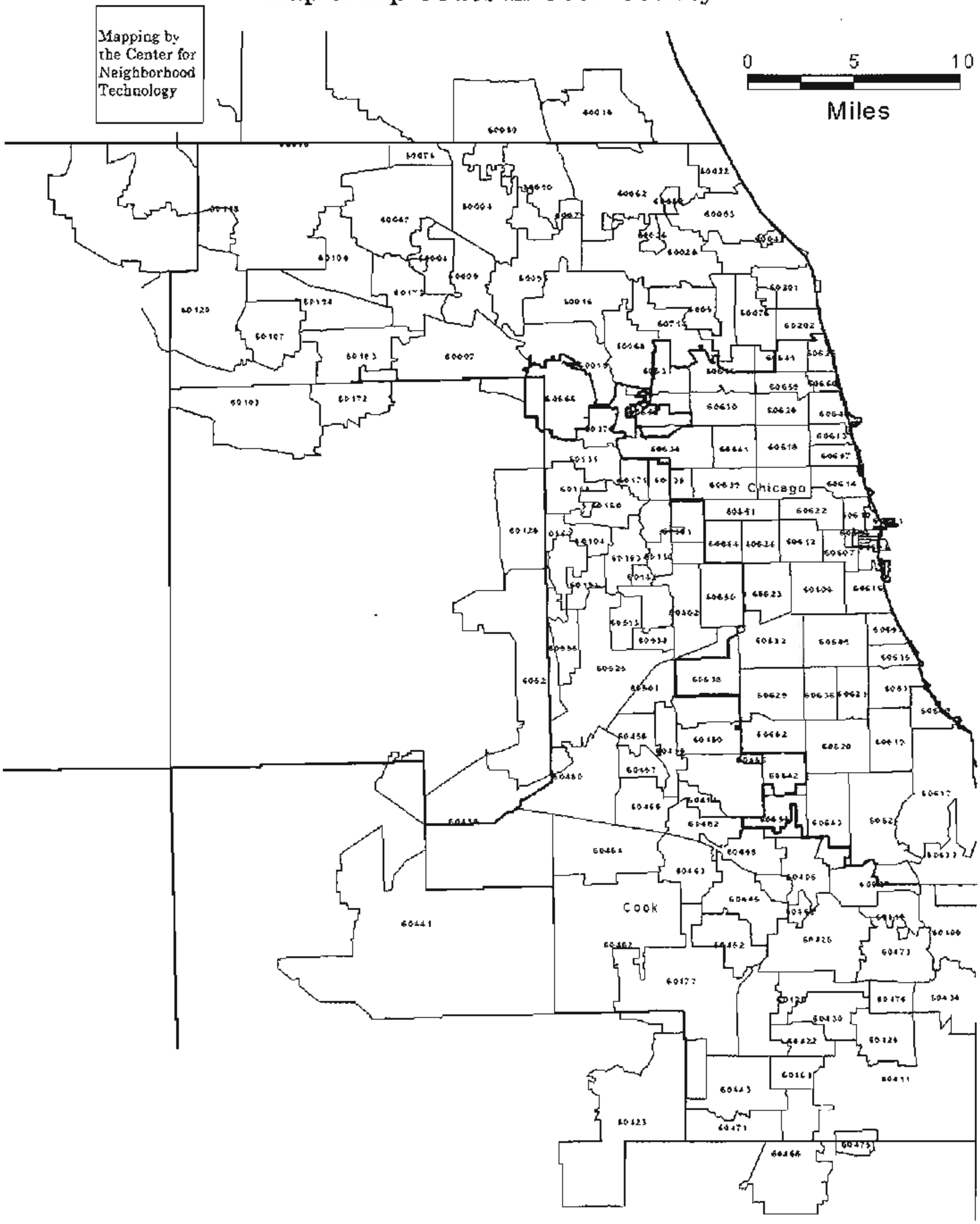
The benefit of such City-community cooperation would extend beyond the intended purpose of disseminating information to prevent more serious problems. Cleaning up existing liquor stores may also result in reducing density by forcing out highly problematic stores. Intensified monitoring would serve as a warning to remaining problem businesses. In addition, it could open the channels of communication between those who ultimately control how liquor stores operate and those who have to live with the consequences. A lack of knowledge about available options is often the first stumbling block for concerned citizens who are not familiar with moratoriums and zoning ordinances. In providing information regarding problem liquor stores, city governments could also provide user-friendly information on how to deal with the problem according to the most recent laws.

Liquor stores, and the problems associated with them, are unevenly distributed in metropolitan areas across the county. In Cook County, liquor stores are disproportionately concentrated in lower-income, and especially African-American, neighborhoods. Excessive liquor store concentration continues to pose a significant impediment to the revitalization of these communities. Land-use and community development planning and policy must be brought to bear on this issue as one piece of larger community building initiatives.

Zip Code	Median Household Income (1990)	Liquor Stores/ 100,000 Pop'n	% of Retail Estab's that are Liquor Stores
60406	28,276	8.68	1.77%
60409	29,195	16.66	2.03%
60411	30,658	16.54	3.79%
60415	32,954	0.00	0.00%
60419	36,890	13.24	3.23%
60422	76,275	0.00	0.00%
60423	50,211	12.88	2.78%
60425	41,341	9.75	2.13%
60426	26,169	18.54	5.49%
60429	39,852	19.96	6.98%
60430	47,281	6.14	0.67%
60438	36,655	10.44	1.47%
60439	48,746	6.48	1.83%
60441	44,721	9.03	2.79%
60443	43,767	14.70	0.88%
60445	36,425	3.79	0.62%
60452	43,177	7.45	2.35%
60453	38,686	7.13	1.19%
60455	33,617	21.33	2.86%
60456	31,214	0.00	0.00%
60457	42,079	0.00	0.00%
60458	31,825	0.00	0.00%
60459	37,316	7.19	1.69%
60461	83,617	0.00	0.00%
60462	52,031	4.71	0.39%
60463	57,879	0.00	0.00%
60464	64,912	11.07	3.13%
60465	41,269	5.52	1.64%
60466	36,810	9.50	4.17%
60469	31,908	47.76	8.33%
60471	39,023	0.00	0.00%
60472	16,965	13.91	12.50%
60473	44,328	0.00	0.00%
60475	30,096	11.70	2.70%
60476	37,601	0.00	0.00%
60477	42,756	4.39	1.06%
60478	44,803	6.14	4.17%
60480	46,400	0.00	0.00%
60482	35,949	7.69	1.82%
60501	27,832	18.98	4.08%
60513	37,232	15.89	3.95%
60521	69,487	8.80	0.69%
60525	44,697	8.67	0.99%
60534	34,007	30.53	5.88%
60546	42,197	6.73	0.47%
60558	67,685	0.00	0.00%
60607	18,484	43.84	2.54%
60608	18,803	17.79	4.76%
60609	15,723	12.24	3.55%
60610	33,925	36.72	2.45%
60611	48,785	8.98	0.36%
60612	10,043	27.02	10.34%
60613	29,350	20.37	4.68%
60614	41,401	13.08	1.30%
60615	22,134	15.86	4.38%
60616	19,843	6.56	1.21%
60617	28,115	13.21	4.85%
60618	28,069	18.12	3.76%
60619	24,651	16.06	5.15%
60620	29,050	17.40	7.62%

Zip Code	Median Household Income (1990)	Liquor Stores/ 100,000 Pop'n	% of Retail Estab's that are Liquor Stores
60621	13,021	18.45	7.48%
60622	19,327	13.48	2.44%
60623	19,462	8.92	4.65%
60624	13,732	14.00	5.30%
60625	26,607	20.42	5.45%
60626	23,435	22.67	7.34%
60627	20,699	12.07	7.69%
60628	29,607	14.86	6.28%
60629	29,512	5.46	1.90%
60630	34,640	18.55	4.00%
60631	40,572	7.93	2.15%
60632	28,222	9.67	1.86%
60633	33,671	8.04	2.13%
60634	34,669	11.69	1.94%
60635	35,193	5.25	0.66%
60636	22,744	13.71	5.63%
60637	16,198	21.77	10.48%
60638	33,151	7.51	1.89%
60639	27,387	25.48	6.55%
60640	21,270	14.28	3.33%
60641	30,059	11.73	2.12%
60642	39,782	0.00	0.00%
60643	36,793	7.81	2.43%
60644	19,780	22.66	12.75%
60645	34,049	4.57	0.93%
60646	47,024	12.47	2.20%
60647	21,737	19.80	5.52%
60648	39,722	6.47	0.70%
60649	20,532	25.59	10.00%
60650	27,170	14.78	4.18%
60651	24,334	15.37	9.38%
60652	38,997	5.52	0.78%
60653	8,917	9.98	4.35%
60655	38,777	6.69	1.83%
60656	36,273	8.15	2.23%
60657	32,118	34.47	3.00%
60658	36,285	6.04	1.05%
60659	30,870	19.71	2.16%
60660	23,583	24.42	7.18%
60661	35,128	49.43	1.49%

Map of Zip Codes in Cook County



Woodstock Institute

Woodstock Institute a Chicago nonprofit incorporated in 1973, works locally and nationally to promote community reinvestment and economic development in lower-income and minority communities. It works with community organizations, financial institutions, foundations, government agencies, and others to promote its goals.

The Institute engages in applied research, policy analysis, technical assistance, public education, and program design and evaluation. Its areas of expertise include: CRA and Fair Lending policies, financial and insurance services, small business lending, community development financial institutions, and economic development strategies including local employment programs.

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